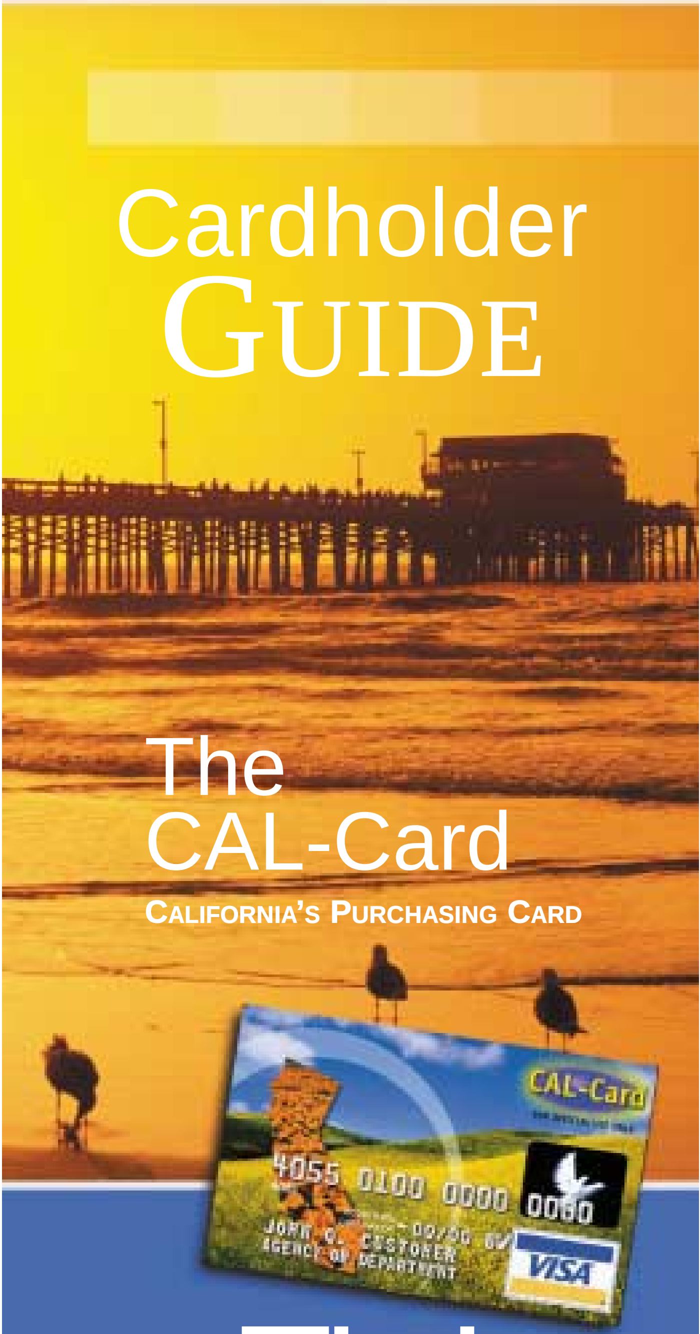
Cardholder GUIDE



The CAL-Card

CALIFORNIA'S PURCHASING CARD

usbank

Welcome

Welcome to CAL-Card, the State of California's Purchasing Card program. Through a State of California Master Service Agreement, U.S. Bank I.M.P.A.C. Government Services provides Visa® bankcard services.

You have been selected by your agency to use the CAL-Card purchasing card to assist in your procurement responsibilities. Your agency will provide you with policies and procedures that outline use of the CAL-Card. These instructions serve as a supplement to help you use the card more effectively. Please read this information carefully and contact your Agency Program Coordinator (APC), your Approving Official (AO), or I.M.P.A.C. Customer Service should you have questions regarding the program. As the State of California's CAL-Card Contractor, we look forward to providing bankcard services to you.

usbank®
I.M.P.A.C.®
Government Services

I.M.P.A.C. Customer Service
Phone: (800) 227-6736
Fax: (701) 461-3910

My Approving Official's Name and Phone Number is:

____

My Agency Program Coordinator's Name and Phone Number is:

____

Cardholder

Instructions

For the State of California
CAL-Card Purchasing Card

1. Purpose:

To provide instruction on the proper use of the CAL-Card purchasing card.

2. General Information:

A. The CAL-Card you have received has your name embossed on it. It is for your use only — not for personal use, nor member of your staff, your family, your supervisor, or anyone else may use your CAL-Card. It has been specially designed to avoid confusing it with your personal purchasing cards and credit cards.

The CAL-Card must not be used for personal purchases.

B. Prior to establishing your U.S. Bank I.M.P.A.C. Government Services account, you will receive information from your agency indicating your maximum single purchase dollar amount and monthly total purchase limit. For emergency purchases over the dollar limits, you should contact your Agency Program Coordinator prior to using the card, and follow all internal procedures as established by your agency.

C. You will receive a Statement of Account activity generated on the same date each month. This is referred to as your cycle date.

Example: Cycle 22

- Your Statement of Account prints at the close of business on the 22nd of every month.
- Charges received for billing from the 23rd of the previous month to the 22nd of the current month will be included.

D. U.S. Bank I.M.P.A.C. Government Services has established a process by which the merchant authorizes the transaction via a telecommunications system each time you use the card. This authorization verifies that the purchase is within your single purchase and monthly purchase limits. The

authorization also verifies that the type of purchase and type of merchant are permitted under the CAL-Card program as designated for you by your agency.

The dollar amount of charges authorized is deducted from your 30-day spending limit. To determine how much remains of your 30-day spending limit, add the charges posted to your account since your last cycle date to amounts recently authorized, and subtract that total from your 30-day spending limit.

Example:

Spending Limit	= 1000
Charges Since Last Cycle	= 800
Authorization Outstanding	= 100
Amount of 30-day Spending Limit Available to Use	= 100

If the single or cumulative amount of transactions in one business day is excessive, the merchant may ask the Cardholder for additional identification. This action is called a “referral.” It is not a “decline” of the purchase.

E. It is important that the Cardholder read all information printed on the statement, or literature included with the statement. CAL-Card announcements and agency authorized literature may be mailed with your Statement of Account. Your personal information will be secured and will never be sold by U.S. Bank I.M.P.A.C. Government Services to outside mail order houses or direct mail companies.

F. There will be no credit check of your personal credit history. U.S. Bank I.M.P.A.C. Government Services will not generally request any personal information from you other than in the instance of a report of a lost or stolen CAL-Card.

G. Use of the CAL-Card does not release you from adhering to all State, Local, and Departmental acquisition regulations, policies, and procedures. If you have questions about procurement regulations, please contact your Agency Program Coordinator or Designated Billing Office.

H. Questions regarding your agency specific procedures should be directed to your Agency Program Coordinator. Questions regarding your account can be directed to I.M.P.A.C. Customer Service at (800) 227-6736.

3. Procedures:

A. **Card Receipt and Activation.** The Cardholder will receive a CAL-Card within five working days after the account setup information has been submitted by the Agency Program Coordinator and processed y U.S. Bank I.M.P.A.C. Government Services. You should immediately acknowledge receipt of the CAL-Card by calling U.S. Bank I.M.P.A.C. Government Services at (800) 227-6736 to activate your account. You must be familiar with the dollar limits assigned to you by your agency to activate your account. If you are not sure, contact your Agency Program Coordinator to obtain the information from the original Cardholder Account Setup form. An Interactive Voice Response (IVR) system, requiring the use of a touch-tone telephone, will instruct you through the account activation process.

In some cases, your agency may determine that a physical card is not required for you to perform your duties. In this instance you will receive a confirmation letter from U.S. Bank I.M.P.A.C. Government Services notifying you of your account number, expiration date and 30-day Limit. You must follow the same procedures to activate your account as noted above.

Agencies may request that cards be sent to a designated address, usually that of the Agency Program Coordinator, without affecting your statement mailing address. Card activation is still required, so be sure to verify with your agency where your card will be sent. All transactions will be declined at the merchant location until you successfully activate your account. Cards and confirmation notices sent as a result of the reissue process at the expiration of your current CAL-Card are subject to the same activation process. Cardholders whose accounts have not been activated shortly after the CAL-Card is reissued will receive a reminder letter. Their CAL-Card may be temporarily blocked from use until the account is activated.

B. **Card Acceptance.** You may use your CAL-Card at any merchant which accepts Visa cards for payment, subject to the procurement policies of your agency. You may find that some of your suppliers, especially wholesalers, do not currently accept Visa. U.S. Bank I.M.P.A.C.

Government Services offers a customized program for suppliers. For information regarding acceptance of the CAL-Card, suppliers may call U.S. Bank Merchant Payment Services at (800) 334-1941. You may also direct merchants to their local banks or financial institutions.

1. **Over-the-counter transactions.** Once you have selected your purchases, present them along with your CAL-Card to the merchant.

   Mail, e-mail or telephone order purchases. When placing an e-mail, telephone or mail order, you will be asked to provide your name, card number, account expiration date, and billing address. The billing address you provide should be your Cardholder statement mailing address, not that of U.S. Bank I.M.P.A.C. Government Services. Ask the merchant to include an itemized receipt showing all charges with the shipped goods.

2. The merchant will complete a sales draft that includes the following information:

   a. A sales receipt which includes your card number and expiration date

   b. Date and amount of purchase

   c. Brief description of item(s) purchased

   d. Merchant name and identification number

3. **Troubleshooting a declined transaction.** Occasionally, a transaction may be declined at the merchant location. The merchant is not provided a reason via electronic terminal display. The only information provided is the decline message, or perhaps a request for the merchant to gather additional Cardholder identification. In the latter case, the message is called a “referral” inquiry. When this happens, consider the following:

   a. Is the transaction amount within your Single Purchase Limit?

   b. Will the transaction amount exceed your 30-day Limit or the Office Limit of your Approving Official?

c. Have you been authorized by your agency to make purchases at this type of supplier?

d. If this is an e-mail, telephone, or mail order transaction, has the supplier used the correct expiration date of your account?

After 24 hours, you may also call (800) 227-6736 for automated information regarding your 30-day Limit, Single Purchase Limit and Merchant Category Code "blocks."

Your responses to these questions will allow your Agency Program Coordinator to better assist you in resolving the referral. Any changes to your account limits or merchant categories must be made by your Agency Program Coordinator with I.M.P.A.C. Customer Service.

4. As the sales draft (sales receipt) is completed, the merchant will obtain authorization for the transaction via telephone or direct telecommunication link to the Visa authorization network. The authorization number is included on the sales draft.

5. The merchant will request that you sign the draft. Before signing the sales draft, verify that the information, especially the dollar amount, is correct.

6. You will be provided one copy of the signed sales draft. This copy should be kept to verify against your Statement of Account and support the reconciliation process (see section 6, Typical Procedures After Purchase). The remaining copies of the sales draft are used by the merchant; one copy to retain for his/her records and one copy to deposit with his/her financial institution to receive payment for the purchase.

C. Should you need to contact I.M.P.A.C. Customer Service, you may call toll free to (800) 227-6736. An Interactive Voice Response (IVR) system will greet you 24 hours-a-day. You can activate your account, obtain basic dispute and payment procedure information, or request to speak with a Customer Service Representative. Additional services are available, including obtaining your account's available balance, confirming your 30-day and Single Purchase

Limits, verifying recent transactions, or requesting to have copies of Statements of Account sent to you. A touch-tone telephone and basic account identification are all that is needed to access the system.

4. E-mail, Telephone and Mail Ordering Instructions

If your agency permits e-mail, telephone or mail ordering, check your internal procedures for any special requirements concerning the use of requisition forms or telephone log sheets. Agree on any applicable shipping/handling charges with your supplier and confirm the amount you understand you will be billed. Ask the merchant to include a sales receipt along with the shipped product.

5. Prohibited Purchases

The CAL-Card Program prohibits the purchase of certain items. These include:

- Airphone
- Wire Transfer, Money Order
- Direct Marketing Insurance Services
- Financial Institutions: Manual Cash Advances
- Financial Institutions: Automatic Cash Advances
- Non-Financial Institutions: Foreign Currency, Money Orders, Travelers Checks
- Security Brokers/Dealers
- Overpayments
- Savings Bonds
- Timeshares
- Betting, Casino Gaming Chips, Off-Track Betting
- Political Organizations
- Court Costs, Alimony, Child Support
- Fines
- Bail and Bond Payments
- Tax Payments
- Government Loan Payments

Your agency may further restrict the types of purchases you are authorized to make. Consult your agency's CAL-Card User Guide, your Agency Program Coordinator or your Designated Billing Office for this list of items, if applicable.

6. Typical Procedures After Purchase

A. At the close of each billing cycle, you will receive a Statement of Account which itemizes each transaction posted to your CAL-Card account during the past cycle period. Upon receipt of the statement, complete each of the actions listed below unless internal agency procedures direct you otherwise:

1. Review the statement for accuracy.
2. Your agency CAL-Card procedures may require the Cardholder to provide a complete description of each item purchased on the "Description" line of the Statement of Account or to keep a transaction log to provide further detail and information on the Cardholder transactions.
3. If required by your agency, indicate the accounting code for each transaction on the "Acctg. Code" line following each transaction. If input during account setup, the Statement of Account may have a designated accounting code that will appear at the top of the statement. Follow your specific agency procedures regarding use of accounting code fields.
4. Attach copies of the sales receipts to the statement in the order they appear on the statement, along with a copy of your transaction log, if required by your agency.
5. Be sure to review your Statement of Account for any messages provided by U.S. Bank I.M.P.A.C. Government Services or your Agency Program Coordinator.
6. Sign and date the certification block on the last page of the statement and promptly forward the reconciled packet to your Approving Official.

B. If you have returned an item you purchased and a credit for this item does not appear on the statement within the billing cycle of the return, complete a Cardholder Statement of Questioned Item form (sample, page 17) and attach the documentation showing the item was returned. You would then deduct the disputed amount from the statement total and approve the balance for payment. The Cardholder is responsible for faxing or mailing the original signed Cardholder Statement of Questioned Item form with supporting attachments to fax number, (701) 461-3466, or mailing address, U.S. Bank I.M.P.A.C. Government Services, P.O. Box 6346, Fargo, ND 58125-6346. A copy should also be forwarded with your Statement of Account to your Approving Official, and to the point of contact your agency designates. It is also the responsibility of the Cardholder to track disputes to resolution and notify the Designated Billing Office (your accounting office) when the disputed amount is payable or has been cleared by a credit.

C. Transactions initiated in a foreign currency will post to your account in U.S. Dollars and may differ from the amount you understood would be charged. The difference incorporates the currency conversion rate in effect for that purchase period and may be higher or lower than that rate in effect on the date of purchase. A Visa foreign currency fee of 1% is also applied to the transaction amount.

D. If you are incorrectly charged for an item, first try to resolve the problem with the merchant. If the merchant refuses to issue a credit voucher, the Cardholder Statement of Questioned Item form should be completed. Completion of this form allows for a full explanation of the error. Fax or mail the original signed form with supporting attachments to fax number, (701) 461-3466, or mailing address, U.S. Bank I.M.P.A.C. Government Services, P.O. Box 6346, Fargo, ND 58125-6346. A copy should also be forwarded with your Statement of Account to your Approving Official, and/or to the point of contact your agency designates.

E. If an item is found to be unacceptable, try to resolve the problem with the merchant first. If the merchant refuses to issue a credit voucher, the Cardholder Statement of Questioned Item form should be completed.

F. Please note that Visa Operating Regulations and the terms of the State of California Master Service Agreement stipulate specific time frames during which reversals of charges may be processed. If conditions occur as noted in items D and E (above), the Cardholder Statement of Questioned Item form must be forwarded to U.S. Bank I.M.P.A.C. Government Services within 60 days from the date of the statement on which the transaction first appeared, to ensure compliance with these regulations and to preserve your rights to dispute the transaction.

In addition to these time frames, Visa Operating Regulations often require certain written documentation from you before a reversal can be processed. Failure to respond to a U.S. Bank request for more information will negate dispute rights. Information provided on the Cardholder Statement of Questioned Item form will assist you in identifying the specific documentation required. For additional information regarding individual transaction reversal requirements, please contact your Approving Official or Agency Program Coordinator.

If you have questions regarding the information on the Cardholder Statement of Questioned Item form, or if you have any problems regarding the reversal of a transaction, contact the I.M.P.A.C. Customer Service staff at (800) 227-6736.

G. Review your Statement of Account for credits which correspond to previously disputed transactions. If payment for these transactions was withheld at the time of the dispute, corresponding credit must also be authorized. Be certain to indicate to your Designated Billing Office the month in which the credit should be applied (the month the original transaction appeared on your Statement of Account), so that the Billing Office can instruct U.S. Bank I.M.P.A.C. Government Services to apply the credit to the previously disputed statement and clear the outstanding dollar amount to the corresponding month invoice.

H. If you have outstanding disputed transactions, you will receive a monthly F107 Disputed Transaction Status Report. This report is separate from your Statement of Account and lists all **unresolved** disputes as well as any dispute which was resolved during the last billing cycle. Please review the F107 Disputed Transaction Status Report carefully. Report any discrepancies to I.M.P.A.C. Customer Service and, if required by your internal procedures, to your Agency Program Coordinator and/or Designated Billing Office.

I. If you will not be available to sign your Statement of Account because of leave or travel, refer to your agency's procedures for direction. Delay in processing the Statement of Account for payment can result in

the accrual of interest penalties or possible suspension of card privileges.

7. Suspension Procedures

Prompt forwarding of your Statement of Account is an essential part of the process of allowing your agency to make timely payment. In the event prompt payment is not made to U.S. Bank I.M.P.A.C. Government Services, the agency is required to pay interest penalties and may be subject to suspension actions, possibly leading up to account cancellations. Invoice collection procedures include outstanding invoice notifications, telephone calls from U.S. Bank I.M.P.A.C. Government Services or the Department of General Services, CAL-Card Program Administrators to the Agency Program Coordinator and Billing Office, and possible closure of agency and Cardholder accounts for non-payment. Prompt review of your Statement of Account and notification to U.S. Bank I.M.P.A.C. Government Services of any disputed transactions are essential to ensure the agency's continued use of the CAL-Card.

8. Lost or Stolen Cards

Immediately notify I.M.P.A.C. Customer Service and your Agency Program Coordinator if your card has been lost or stolen, or if you believe your account number has been compromised in a fraudulent manner. I.M.P.A.C. Customer Service can be reached at these numbers:

To report a lost or stolen card call toll free (800) 227-6736

For locations outside the U.S. call collect (701) 461-2020

After notifying I.M.P.A.C. Customer Service, provide the following information to your Agency Program Coordinator: Your complete name, the card number, the date the loss or theft occurred, the date I.M.P.A.C. Customer Service was notified, and any purchase(s) made on the day the card was lost or stolen. A new CAL-Card will be mailed to you within two (2) business days from the time you reported the loss or theft to I.M.P.A.C. Customer Service. You will also be assigned a new account and new account number.

It is important that you immediately notify I.M.P.A.C. Customer Service and your Agency Program Coordinator of the loss or theft of a card.

9. Fraud Activity

U.S. Bank's Fraud Prevention Unit continually monitors accounts and transactions to prevent and halt fraud activity. If fraud activity is suspected, U.S. Bank Fraud Prevention Unit may contact Cardholders by telephone to inform them about the use (or attempted use) of their purchase card in a fraudulent manner.

Cardholders can help to prevent fraud by carefully reviewing their Statement of Account. If the Cardholder discovers a fraudulent transaction, the Cardholder should immediately report suspected fraud to U.S. Bank Customer Services and the U.S. Bank Fraud Prevention Unit. See the detailed fraud scenarios providing guidelines and responsibilities at the end of this section.

U.S. Bank will work with the Cardholder to confirm the validly of a suspected fraud transaction. An affidavit may be mailed to the Cardholder. It must be signed and returned. It may also be necessary to close the current account to prevent additional fraud activity. To help with the investigation, U.S. Bank may also request that the Cardholder cut up the plastic card and return it to the Fraud Prevention Unit.

Direct any concerns about fraud on the CAL-Card to:

U.S. Bank
Attn: U.S. Bank Fraud Investigative Services
P.O. Box 6355
Fargo, ND 58125-6355

Phone toll free: (866) 540-9904

Fax: (701) 461-3531

Office Hours: 5 a.m.–9:00 p.m. CST M–F
7 a.m.–3:30 p.m. CST Sat. and Sun.

IMPORTANT: The Cardholder must also immediately inform their Agency Program Coordinator and their Approving Official whenever fraud is reported to U.S. Bank. The Cardholder will need to provide the following information:

- The account number on which the fraud has been detected
- The date and dollar amount of the fraudulent transaction(s)
- The date the Cardholder first contacted, or was contacted by, U.S. Bank regarding the fraud
- The name of the U.S. Bank Fraud Representative investigating the account
- The new account number (if established)

The Cardholder should reconcile their Statement of Account by circling any suspected fraud transaction amount(s) and writing "fraud" next to the item(s). Deduct the fraudulent charges from the total amount owed and process the statement as required by agency policy. DO NOT PREPARE OR SUBMIT A CARDHOLDER STATEMENT OF QUESTIONED ITEM FORM FOR FRAUDULENT TRANSACTIONS.

Following are two possible fraud scenarios with guidelines for managing and reporting suspected fraud.

Scenario #1:

Cardholder receives statement after cycle. Cardholder recognizes transactions that are fraudulent.

Action Steps:

Cardholder

- DO NOT PREPARE OR SUBMIT A CARDHOLDER'S STATEMENT OF QUESTION ITEMS
- Calls U.S. Bank Customer Service and reports card compromised
- Is referred to U.S. Bank Fraud Investigative Services to open case
- Alerts AO/APC
- Writes the word "Fraud" next to the fraudulent charges on the cardholder statement
- Circles fraudulent charges on cardholder statement and deducts the charges from the payment amount
- Monitors future statement(s) for a) any trailing fraudulent charges b) credits for previously reported fraud charges

- When credit(s) to clear the fraud charge(s) appear on the statement, the Cardholder provides written instructions on the cardholder statement for the Billing Office to apply the credit to the previous Statement of Account where fraudulent charge originally appeared

USBC Customer Service/Fraud Unit

- Statuses account Lost/Stolen, and triggers re-issue of replacement account and issues a new card
- Transfers Cardholder to U.S. Bank Fraud Investigative Services
- U.S. Bank Fraud Investigative Services monitors posted transactions to try to identify trailing fraud charges, if any

Billing Office

- As directed by Cardholder Statement of Account, deduct fraudulent charges from payment to Bank
- Complete and submit NIA form noting deductions due to reported fraud
- Monitor future cardholder statement for fraud credit reversals
- Completes and submits NIA form to move fraud credit to previous invoice to clear out short pay of original invoice.
- Monitor F110 Status Report to ensure invoice closure

APC

- Monitor Cardholder reported fraud through to fraud charge credit reversals
- Monitor F110 Invoice Status Report to ensure invoices are closed

USBC Fraud Unit

- Open case
- Investigate reported transactions
- Tracks reported fraud through case closure and issues reverse fraud transactions (issues credit)

Scenario #2:

Cardholder loses card mid-cycle.

Action Steps:

Cardholder

- Calls U.S. Bank Customer Service and reports card Lost/Stolen

- Alerts AO/APC
- Monitors next statement to see if there are any fraudulent charges
- Monitors future statement for:
  a) any trailing fraudulent charges, and, if found, contacts U.S. Bank Fraud Investigative Services to report fraudulent transactions (DO NOT PREPARE OR SUBMIT A CARDHOLDER'S STATEMENT OF QUESTION ITEMS)
  b) any credit reversals for previous fraud charges
- Informs Billing Office/APC that credits are received and certifies credit to be applied to previous statement where original fraud charge payment was withheld

USBC Customer Service/Fraud Unit

- Statuses account Lost/Stolen, and triggers re-issue of replacement account
- Transfers posted transactions to new account

Billing Office

- As directed by Cardholder, deducts fraudulent charges from payment to U.S. Bank.
- Complete and submit Notice of Adjust (NIA) noting adjustments to invoice payment
- As instructed by the Cardholder, applies credits to previous invoice where original fraud charge payment was withheld
- Monitor F110 Invoice Status Report to ensure invoices are closed
- Complete and submit NIA form to apply credit(s)

APC

- Monitor Cardholder(s) to ensure follow through on fraud credit reversals
- Monitor F110 Invoice Status Report to ensure invoices are closed

U.S. Bank Fraud Investigative Services

- Open case if Cardholder reports fraud transactions on new account
- Investigate reported transactions
- Track reported fraud through case closure and reverse fraud transactions by issuing a credit

10. Non-receipt of Requested Card

Allow for normal mail time for receipt of your CAL-Card after a new account is setup. If your agency determines that a card is not required for your account, U.S. Bank I.M.P.A.C. Government Services will send an account confirmation with your account number and expiration date noted. If, after speaking with your Agency Program Coordinator, you have reason to believe that your card or confirmation should have been received, contact I.M.P.A.C. Customer Service at (800) 227-6736 to verify the mailing date.You may be instructed to report your card as lost in the mail. A new card or confirmation will be mailed to you within two business days. A new account number will be assigned to your account.

11. Changes to Cardholder Information

A. Changes to a Cardholder's name, address, organization, 30-day or Single Purchase Limit, Merchant Type Code, or default accounting code should be reported to your Agency Program Coordinator, who will complete a Cardholder Account Update form (also known as the Account Maintenance form) to report the change to U.S. Bank I.M.P.A.C. Government Services. Only your Agency Program Coordinator can effect such a change to your account.

B. If you leave your agency or your job is terminated, you must return your CAL-Card to the Agency Program Coordinator prior to your departure. If you move to another group or division within the same agency, you should check with your Agency Program Coordinator to determine whether changes may be required.

Statement of Account Explanation

A.	BILLING OFFICE:	Name and address of your Billing Office.
B.	PAGE:	Page number of Statement.
	CARDHOLDER ACCOUNT:	The account number on your card or account.
	APPROVING OFF. ACCOUNT:	The identification number assigned to your Approving Official.

CARDHOLDER STATEMENT OF ACCOUNT

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usbank.

A DEPARTMENT OF GENERAL SERVICES
  GEORGE JONES (APC)
  1111 1ST AVENUE
  BUILDING 1
  VISALIA          CA 93291-0000
  USA
                                        B C/H ACT 4055017123456789
                                          A/O ACT 4055017999999999
                                          STATEMENT DATE      02 22 01
                                          TOTAL                  50.83

C CARDHOLDER:                           D APPROVING OFFICIAL:
  MARY SMITH                              ARLENE ROBERTS
  DEPARTMENT OF GENERAL SERVICES          DEPARTMENT OF GENERAL SERVICES
  1234 12TH STREET                        1234 12TH STREET
  ABC GOVERNMENT CENTER                   ABC GOVERNMENT CENTER
  VISALIA               CA 93291-0000     VISALIA        CA 93291-0000

E ACCOUNTING CODE

F CARDHOLDER'S E-MAIL:
  OFFICIAL'S E-MAIL  :

                 G   STATEMENT OF ACCOUNT
                   STATE OF CALIFORNIA BANKCARD

H PURCHASE DATE/PROCESSING DATE    MERCHANT NAME                      AMOUNT
  REFERENCE NUMBER                 MERCHANT LOCATION/SIC CODE
  PURCHASE ID/CUSTOMER CODE                  ORIGINAL AMOUNT
  CURRENCY CODE                              CONV. RATE

  02/02/01 XV 02/03                VISALIA RADISSON                   50.78
  24153388337200922421049          VISALIA       CA  7011
  0092242104         /00000000000000000            0.00
  USD
I DESCRIPTION------------------------------------------------
  ACCTG.CODE--------------------------------------------
  02/22/01*SG 02/22                ADMINISTRATIVE FEE                   .05
  99999                            0.010%
                                                   0.00

  DESCRIPTION------------------------------------------------
J ACCTG.CODE--------------------------------------------

                                          L TOTAL               50.83
K USER FIELD 2                     PURCH LIMIT     1,000
  TAX EXEMPT #                     30 DAY LIMIT    3,000            50.83
  QUARTERLY LIMIT:          0.00   ANNUAL LIMIT:                     0.00
  QUARTERLY BAL.:          50.83   YTD BAL:                         50.83

M I CERTIFY THAT ALL PURCHASES LISTED ON THIS STATEMENT, UNLESS ANNOTATED
  TO THE CONTRARY, ARE TRUE AND CORRECT AND WERE MADE FOR OFFICIAL PURPOS-
  ES.  PAYMENT IS AUTHORIZED.

N THE FOLLOWING ITEMS ARE IN ERROR AND SHOULD BE REMOVED FROM THIS STMT.

  CARDHOLDER SIGNATURE        DATE  O APPROVING OFFICIAL          DATE
```

	STATEMENT DATE:	U.S. Bank I.M.P.A.C. Government Services will send your Statement of Account at the same time each month.
	TOTAL:	The total dollar amount of items purchased.
C.	CARDHOLDER:	Your name as it appears on your card along with your office address.
D.	APPROVING OFFICIAL:	Approving Official's name and work address.

E.	ACCOUNTING CODE:	The Master Accounting Code assigned by your agency. All purchases will be automatically associated with this code — unless you place another code in the appropriate location in Section H of this statement.
F.	E-MAIL ADDRESS:	E-mail addresses for the Cardholder, Billing Office and/or Approving Official.
G.	STATEMENT MESSAGE:	Your agency or U.S. Bank I.M.P.A.C. Government Services may report important program information here.
H.	PURCHASE DATE:	The date of your purchase. This date should match the date on the sales receipt provided by the merchant.
	PROCESSING DATE:	The date U.S. Bank I.M.P.A.C. Government Services received and processed the transaction.
	REFERENCE NUMBER:	A 23-digit number used internally by U.S. Bank I.M.P.A.C. Government Services to record the transaction.
	MERCHANT NAME/ LOCATION:	The Merchant's name, city and state.
	SIC CODE:	The Standard Industry Classification Code assigned by the merchant's processing bank and used by the Visa system to identify the type of merchant or product sold.
	AMOUNT:	The amount of each purchase as shown on your copy of the sales draft.
I.	DESCRIPTION:	If required by your agency, complete this area by writing in the number and description of item(s) purchased.

J.	ACCTG. CODE:	If required by your agency, all purchases will automatically reference your Master Accounting Code unless you place another code on this line.
K.	USER FIELD 2:	An agency defined field. This field may include additional accounting information or other information defined by the agency.
	SINGLE PURCHASE LIMIT:	This is the maximum amount allowed for any one purchase that may be comprised of multiple items. This amount will also be required to activate your account.
	30-DAY LIMIT:	This is the limit available for purchases in one 30-day period.
	ANNUAL LIMIT:	Total dollar limit for the year.
L.	TOTAL:	The total dollar amount of items purchased.
M.	CERTIFICATION:	By signing, you certify that all item(s) appearing on the Statement of Account have been received. You must sign and date the last page where the certification language appears. Any items not on this month's statement will appear on the next statement. Your Approving Official will review, date and sign the statement.
N.	DISPUTE TRANSACTION PROCEDURES:	Follow these procedures to notify U.S. Bank I.M.P.A.C. Government Services of a disputed transaction.
O.	APPROVING OFFICIAL CERTIFICATION:	The Approving Official will sign here to certify your statement.

CARDHOLDER STATEMENT OF QUESTIONED ITEM FORM

Cardholder Statement of Questioned Item

Purchasing GPP

(Please print or type in black ink)

CARDHOLDER NAME (please print or type) ______________________ ACCOUNT NUMBER ______________________

CARDHOLDER SIGNATURE ______________________ DATE __________ (AREA CODE) TELEPHONE NUMBER ______________________

The transaction in question as shown on Statement of Account:

Transaction Date	Reference Number	Merchant	Amount	Statement Date
________	________	________	________	________

Please read carefully each of the following situations and check the one most appropriate to your particular dispute. If you hve any questions, please contact us at 1-800-227-6736. We will be more than happy to advise you in this matter.

1. UNAUTHORIZED MAIL OR PHONE ORDER
   [ ] I have not authorized this charge to my account. I have not ordered merchandise by phone or mail, or received any goods oservices.

2. DUPLICATE PROCESSING—THE DATE OF THE FIRST TRANSACTION WAS__________________.
   [ ] The transaction listed above represents a multiple billing to my account. I only authorized one charge from this merchanfor this amount. My card was in my possession at all times.

3. MERCHANDISE OR SERVICE NOT RECEIVED IN THE AMOUNT OF $________________.
   [ ] My account has been charged for the above transaction, but I have not received the merchandise or service. I have contactd the merchant but the matter was not resolved. (Please provide a separate statement detailing the merchant contract, and the expected date to receive the merchandise)

4. MERCHANDISE RETURNED IN THE AMOUNT OF $______________.
   [ ] My account has been charged for the above listed transaction, but the merchandise has since been returned
   Enclosed is a copy of my postal or UPS receipt.

5. CREDIT NOT RECEIVED
   [ ] I have received a credit voucher for the above listed charge, but it has not yet appeared on my account. Acopy of the credit voucher is enclosed. (Please provide a copy of this voucher with this correspondence)

6. ALTERATION OF AMOUNT
   [ ] The amount of this charge has been altered since the time of purchase. Enclosed is a copy of my sales draft showing the amount for which I signed. The difference of amount is $__________.

7. INADEQUATE DESCRIPTION/UNRECOGNIZED CHARGE
   [ ] I do not recognize this charge. Please supply a copy of the sales draft for my review. I understand that when a valid copyis sent to me, a Statement of Questioned Item Form must be provided and will include the copy of the sales draft if a further dispute exists. If a copy of th sales draft cannot be obtained, a credit will appear in my account.

8. COPY REQUEST
   [ ] I recognize this charge, but need a copy of the sales draft for my records.

9. SERVICES NOT RECEIVED
   [ ] I have been billed for this transaction, however, the merchant was unable to provide the services.
   [ ] Paid for by another means. My card number was used to secure this purchase, however final payment was made by check, cash, another credit card, or purchase order. (Enclosed is my receipt, canceled check (front and back), copy of credit card statement, or applicable documentation demonstrating that payment was made by other means).

10. NOT AS DESCRIBED
    [ ] (Cardholder must specify what goods, services, or other things of value were received). The item(s) specified do not conform to what was agreed upon with the merchant. (The cardholder must have attempted to return the merchandise and state so in their complaint). ______________________

11. If none of the above reason apply-please describe the situation: ______________________

(Note: Provide a complete description of the problem, attempted resolution and outstanding issues. Use a separate sheet of paper, if necessary, and sign your description statement).

Send To:

I.M.P.A.C. Government Services, P.O. Box 6346, Fargo, ND 58125-6346
Fax: 701-461-3466.

usbank
I.M.P.A.C.
Government Services

Form. CSQIGPPPUR
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